

Table I.E.2(2013) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,940	2,377	3,495	3,516	3,377	2,727	3,117	2,916
Industry group **								
Agric., fish., forest.	2,221	--	--	--	--	--	2,587	2,127
Mining and manufacturing	2,541	2,167	3,217	3,198	3,005	2,227	2,798	2,515
Construction	3,123	2,290 *	3,994	3,729	2,734	2,389	3,549	2,843
Utilities and transp.	2,649	3,068 *	3,077 *	3,240	2,910	2,536	2,855	2,638
Wholesale trade	2,994	1,872 *	2,828	3,846	3,005	2,778	3,070	2,977
Fin. svcs. and real estate	2,849	3,143	3,429	3,656	3,533	2,628	3,349	2,803
Retail trade	3,229	1,840	3,637	4,172	4,674	2,934	3,196	3,233
Professional services	2,980	2,273	3,720	3,386	3,619	2,764	3,139	2,959
Other services	3,407	2,413	3,462	3,458	3,503	3,458	2,964	3,489
Ownership								
For profit, incorporated	2,919	2,267	3,481	3,565	3,374	2,712	3,145	2,887
For profit, unincorporated	3,056	2,849	3,648	3,544	3,392	2,716	3,271	3,011
Nonprofit	2,949	2,112	3,393	3,207	3,373	2,794	2,640	2,971
Age of firm								
Less than 5 years	3,335	3,095	4,156	3,501	3,167	2,712	3,475	3,198
5-9 years	3,214	2,398	3,848	3,567	2,983	2,973	3,251	3,184
10-19 years	3,307	2,345	3,751	3,375	3,465	3,208	3,161	3,376
20 or more years	2,876	2,054	3,142	3,562	3,400	2,711	2,976	2,869
Multi/single status								
2 or more locations	2,834	2,718	2,212	3,622	3,341	2,719	2,926	2,832
1 location only	3,304	2,372	3,622	3,479	3,437	3,141	3,139	3,453
Percent full-time employees								
Less than 25%	3,381	3,534 *	1,502 *	3,687 *	4,008	3,305	2,387 *	3,510
25-49 %	3,588	2,954	2,287	3,605	4,009	3,589	3,136	3,631
50-74 %	2,788	1,352	3,264	3,558	3,580	2,649	2,524	2,819
75% or more	2,927	2,535	3,580	3,508	3,328	2,688	3,198	2,889
Union presence								
No union employees	3,082	2,412	3,407	3,570	3,453	2,769	3,106	3,076
Has union employees	2,532	874 *	5,063	2,682	2,777	2,480	3,220	2,515
Unknown	2,930	2,793 *	5,025 *	5,289	3,424	2,908	4,012	2,925
Percent low wage employees								
50% or more low wage	3,246	1,889	3,022	3,991	3,523	3,172	2,867	3,274
Less than 50% low wage	2,897	2,427	3,524	3,476	3,357	2,657	3,137	2,862

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.2(2013) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22.89	160.34	183.98	78.51	76.38	35.59	107.26	28.28
Industry group **								
Agric., fish., forest.	256.20	--	--	--	--	--	616.28	249.88
Mining and manufacturing	82.66	434.14	340.98	209.17	223.73	102.22	177.16	86.13
Construction	160.58	826.27 *	297.86	330.75	317.26	244.91	298.87	213.67
Utilities and transp.	85.18	988.05 *	932.47 *	429.78	211.86	95.57	579.83	85.23
Wholesale trade	224.15	664.26 *	375.92	287.23	251.11	374.29	284.85	285.94
Fin. svcs. and real estate	79.63	597.53	276.25	311.10	208.63	87.91	287.68	83.20
Retail trade	86.20	471.91	476.44	328.06	385.88	99.06	215.52	78.36
Professional services	70.09	170.00	355.44	194.97	119.89	81.09	189.73	76.28
Other services	95.35	374.64	486.42	119.34	208.31	122.49	206.65	106.74
Ownership								
For profit, incorporated	18.83	221.24	252.03	77.63	87.69	37.44	131.03	22.13
For profit, unincorporated	53.99	293.92	347.03	257.45	116.05	66.79	170.26	57.71
Nonprofit	103.85	424.40	714.78	288.03	135.97	121.08	271.28	110.36
Age of firm								
Less than 5 years	167.07	643.37	376.16	284.27	397.11	473.60	352.95	256.18
5-9 years	160.02	365.94	466.48	192.50	379.07	429.80	175.67	226.28
10-19 years	92.50	231.41	371.88	119.74	196.85	235.65	177.89	93.77
20 or more years	28.95	214.61	156.00	89.17	84.45	39.09	95.08	30.94
Multi/single status								
2 or more locations	31.29	705.51	380.14	145.59	71.73	35.64	198.01	31.66
1 location only	52.34	161.21	190.85	82.44	132.27	147.64	106.90	53.65
Percent full-time employees								
Less than 25%	235.41	1,222.09 *	738.34 *	1,354.41 *	390.65	195.92	881.63 *	222.08
25-49 %	153.02	873.38	556.07	411.87	271.09	146.20	451.76	131.34
50-74 %	66.28	187.28	443.40	287.06	253.07	60.68	163.39	64.77
75% or more	24.72	218.05	192.98	85.00	74.65	47.85	114.67	33.09
Union presence								
No union employees	32.45	175.67	169.34	92.70	81.51	46.67	100.74	35.31
Has union employees	57.64	415.17 *	1,143.55	679.89	252.63	51.62	485.70	55.32
Unknown	71.97	1,197.06 *	1,547.28 *	1,396.79	279.71	78.97	1,037.39	73.50
Percent low wage employees								
50% or more low wage	71.22	480.44	438.96	327.34	129.79	85.19	256.68	73.51
Less than 50% low wage	25.52	171.75	193.92	79.25	83.49	40.52	111.64	30.87

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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